

Travelers Hybrid Car Discount

**Climate Change Summit
Seattle, Washington**

June 15, 2006

How It All Began...

- The Gas Station Revelation
- Travelers is interested in developing products and services to meet the needs raised by our changing environment.

Background

- U.S. sales of hybrid vehicles have at least doubled every year since they were first introduced in 1999.
- Preliminary research indicated that hybrid owners fall into a preferred insured category.
- Travelers wanted to serve this growing market with innovative products to meet the changing needs of our customers.

Solution

- On February 20, Travelers introduced a discount of up to 10% on auto insurance to hybrid drivers, the first of its kind to be offered on a national level.
- As of today, the discount is available in 38 states, and will be rolled out in most remaining states by end of summer.
- Discount applies to all coverages on the hybrid car except uninsured motorists and personal injury protection.

Web Site – www.hybridtravelers.com

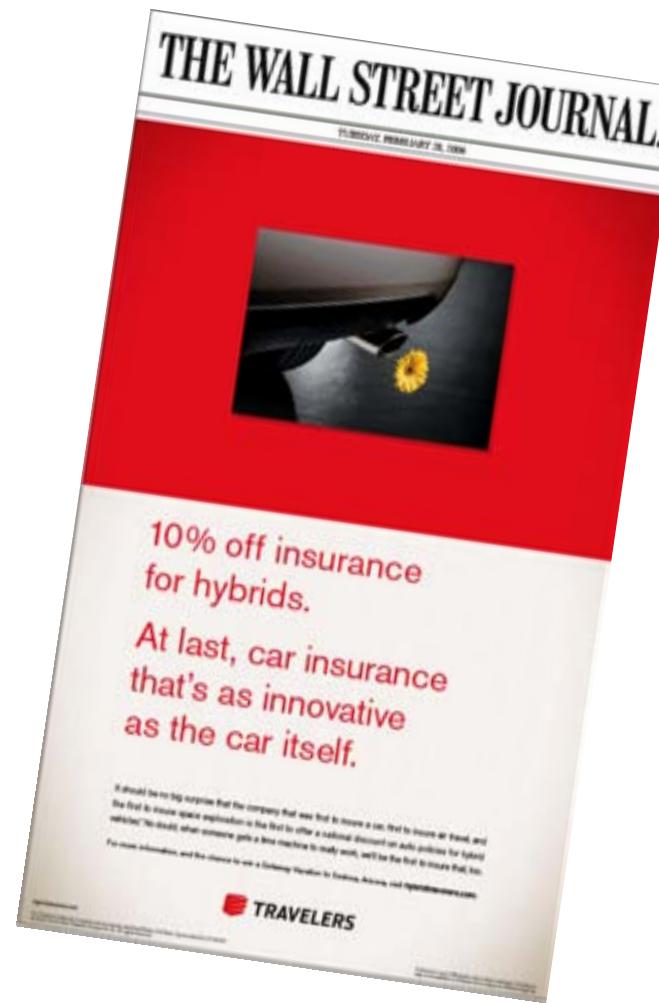


Launched as central resource for hybrid car insurance buying tips and information.

- Early Adopt-o-meter
- State & Fed updates
- Hybrid Travel Stories
- Vacation Sweepstakes
- iPod giveaways
- How to Buy

Advertising

- **Print:**
 - Wall Street Journal
 - Independent Agent
 - Rough Notes
- **Radio:**
 - Daily sponsorship of NPR's "Morning Edition" and "All Things Considered"
- **Internet:**
 - Google/Yahoo key word search
 - Banner advertising
 - www.hybridcars.com sponsor
- **Hybridfest:**
 - Sponsor of nation's largest hybrid car festival



Media Coverage

- Print coverage, including The Seattle Times, as well as the Wall Street Journal, USA Today, and Associated Press, reached 12 million in circulation.
- Story broadcast on 958 radio stations across the country.
- Reported on 150 television stations, including nationally on CNN and CNBC, and locally in Seattle, Denver, Houston, Los Angeles, New York, San Diego, and Miami.

Results

- Hybrid new business has increased by 216% compared to previous 12-month average.
- 50,000 visitors to www.hybridtravelers.com
- Raised awareness of Travelers as an innovative company in step with the changing needs of our customers.

Why I Changed to Travelers

...You have my business because of Travelers' recognition of the valuable role hybrids play in our nation's future. It is my small recognition and admiration for your doing the right thing. Thank you for leading the way and I look forward to a long and successful association.

Yours,
Robert J. Wilson

